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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Latoya	
		First name	First name
	Write the name that is on your government-issued	J.	
	picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Brown	Later
		Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	-	-
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX6813	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Latoya First Name	J. Brown Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		6409 S. St. Lawrence, 2nd FL  Number Street	Number Street
		Chicago Illinois 60631	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Latoya	J.	Brown		Case number (if knd	own)
	First Name	Middle Name	Last Name			
Part 2:	Tell the Court Abo	ut Your Bankruptcy	/ Case			
Baı	e chapter of the nkruptcy Code you choosing to file der		ief description of each, see <i>No</i> 2010)). Also, go to the top of pa			C. § 342(b) for Individuals Filing for opriate box.
8. Hov	w you will pay the	more details abordance cashier's check, may pay with a company wit	out how you may pay. Typic or money order If your attered to card or check with a pay are fee in installments. If you are your Filing Fee in Installments for the be waived (You may so not required to, waive your ty line that applies to your	cally, if you torney is bore-printed unchoose ments (Control of the control of th	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used.	the clerk's office in your local court for the fee yourself, you may pay with cash, ar payment on your behalf, your attorned and attach the <i>Application for</i> BA).  If you are filing for Chapter 7. By law, ally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
bar	ve you filed for nkruptcy within the t 8 years?	✓ No.  Yes. District  District  District		When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
cas bei spo filir you par	e any bankruptcy ses pending or ng filed by a buse who is not ng this case with a, or by a business ther, or by an liate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	you rent your idence?	✓ No. Go	ndlord obtained an eviction jud o to line 12.			o you want to stay in your residence?  st You (Form 101A) and file it with

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Brown Debtor 1 Latoya Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Latoya
 J.
 Brown
 Case number (if known)

 Last Name
 Middle Name
 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
		About Debtor 1:		About	Debtor 2 (S <sub>l</sub>	oouse Only in a Joint Case):		
15.	Tell the court	You must check one:		You mu	st check one:			
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a inpletion.	cou filed	nseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.		
yy all confill y character for your arms of confill y character for confill y character for confile y	The law requires that you receive a briefing		ne certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.		
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ccy within the 180 days before I ptcy petition, but I do not have a npletion.	cou filed	nseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	you	nin 14 days aft MUST file a c n, if any.	ter you file this bankruptcy petition, copy of the certificate and payment		
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	fror obta mad mer	n an approve ain those se de my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the		
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	requ effo una	uirement, atta rts you made ble to obtain i t exigent circ	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.	rece mus with	eive a briefing at file a certific a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.		
			ne 30-day deadline is granted only nited to a maximum of 15 days.			the 30-day deadline is granted only mitted to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit use of:		not require	d to receive a briefing about credit ause of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	abo	ut credit cour	are not required to receive a briefing nseling, you must file a motion for ounseling with the court.		

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Debtor 1 Latoya First Name		rown Ca	ase number (if known)				
	estions for Reporting Purposes	or Hamo					
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that afte	r any exempt property is excluded ribute to unsecured creditors?	and administrative			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50 ☐ 50,001-10 ☐ More than	00,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion			
Part 7: Sign Below		d I ala alama alam a an alt.					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, on both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	✗ /s/ Latoya Brown		×				
	Signature of Debtor 1	_	Signature of Debtor 2				
	Executed on 4/11/2017 MM / DD	YYYYY	Executed onMM / DD /	YYYY			

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Debtor 1 Latoya	J.	Brown	Case number (iii	fknown)						
First Name	Middle Name	Last Name								
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the						
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I						
represented by an	have no knowledge after	ave no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.								
attorney, you do not				·						
need to file this page.	/s/ Angie Harb		Date _	4/11/2017						
	Signature of Attorney f	or Debtor		MM / DD / YYYY						
	Angie Harb									
	Printed name									
	Semrad Law Firm									
	Firm name									
	20 S. Clark Street									
	Street									
	28th Floor									
	Chicago		Illinois	60603						
	City		State	Zip Code						
	Contact phone	3128374024	Email address	aharb@semradlaw.com						
			Illinois	S						
	Bar number		State							

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Fill in this information to identify your case:								
Debtor 1	Latoya	J.	Brown					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)	-							

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>-</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,300.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,300.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$26,725.00
Your total liabilities	\$26,725.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$2.225.00
Copy your combined monthly income from line 12 of Schedule I	\$2,335.00
5. Schedule J: Your Expenses (Official Form 106J)	

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Brown Debtor 1 Latoya Case number (if known) Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,313.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$11,186.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$11,186.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatic	n to identify years	2000:					
FIII IN THIS	Informatic	n to identify your o	ase:					
Debtor 1	Late	oya t Name	J. Middle N	Nomo	Brown Last Name			
Debtor 2	FIIS	t ivame	Middle N	vame	Last Name			
(Spouse, if fi	ling) Firs	t Name	Middle N	Name	Last Name			
United Sta	ates Bankrı	uptcy Court for the:	Northern		District of Illinois (State)			
Case num	nber				(State)			
Officia	al Forn	n 106A/B				_		Check if this is an amended filing
Sche	dule A	VB: Prope	erty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. I olying correct infor d case number (if l	Be as complete a mation. If more s known). Answer e	and accu space is every que	set only once. If an asset fits in n trate as possible. If two married p needed, attach a separate sheet estion. Other Real Estate You Own o	eople are to this fo	e filing together, both a orm. On the top of any a	are equally
1. Do you	<b>own or h</b> No. Go to		quitable interest	in any re	esidence, building, land, or simila	r propert	y?	
	Yes. Whe	re is the property?						
1.1	Street add	Iress, if available, or	other description	Sir	is the property? Check all that applingle-family home	ly.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property.
					plex or multi-unit building		Current value of the	Current value of the
					anufactured or mobile home		entire property?	portion you own?
				La				
	Number	Street		Inv	estment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		neshare her		the entireties, or a life	
				Who h	as an interest in the property? C	heck	Check if this is co (see instructions)	ommunity property
					btor 1 only		Ш	
				De	btor 2 only			
				De	btor 1 and Debtor 2 only			
				At	least one of the debtors and anothe	er		
					information you wish to add abou rty identification number:	ut this ite	m, such as local	
If you	own or ha	ve more than one, l	ist here:				5	
1.2					is the property? Check all that applingle-family home	ly.		claims or exemptions. Put ared claims on <i>Schedule D:</i>
1.2	Street add	lress, if available, or	other description		plex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
					andominium or cooperative		Current value of the	Current value of the
				Ma	anufactured or mobile home		entire property?	portion you own?
	Number	Street		La			Describe the nature of	f vour ownership
					restment property neshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		her			e estate), ii kilowii.
				Who hone.	as an interest in the property? Ch	heck	Check if this is co (see instructions)	ommunity property
				☐ De	btor 1 only		_	
				☐ De	btor 2 only			
				De	btor 1 and Debtor 2 only			
				At	least one of the debtors and anothe	r		
					information you wish to add abourty identification number:	ut this ite	m, such as local	

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Debtor 1	Latoya First Name	J. Middle Name	Brown Last Name	Case numbe	r (if known)	
	et address, if available, or othe	[	Mhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	-
City	State	] ] ] ]	Timeshare Other  Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and property identification number:	other	Check if this is co (see instructions)	
	the dollar value of the port ve attached for Part 1. Writ	ion you own for a te that number h	all of your entries from Part 1, inclere.	uding any entrie	s for pages	
<b>Do you ow</b> you own tl	nat someone else drives. If youns, trucks, tractors, sport utili	quitable interest ou lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
			At least one of the debtors ar  Check if this is community instructions)	property (see		
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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eptor i	Latoya First Name	J. Middle Name	Brown Last Name	Case numb	er (if known)	
3.3	Make Model: Year:		Who has an interest in the one.  Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	————	
			At least one of the debto			
			Check if this is commu instructions)	inity property (see		
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Po
	Model:		one.		-	red claims on <i>Schedule</i> aims Secured by Property
	Year: Approximate mileage:		Debtor 1 only		Orealiors who have old	ums secured by Property
	Approximate imicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		•	instructions)  er recreational vehicles, othe t, fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motor No Yes Make Model:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles,  Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	claims or exemptions. Prized claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor	Do not deduct secured the amount of any secu	
Exar	nples: Boats, trailers, motor No Yes Make Model:	•	er recreational vehicles, othe t, fishing vessels, snowmobiles,  Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	•	who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor  property? Check  nly  rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the	property? Check  nly rs and another  inity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pe
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)  Who has an interest in the one.	property? Check  nly rs and another  inity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Property  claims on Schedule
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only	property? Check  nly rs and another  inity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule nims Secured by Property  Current value of the portion you own?  claims or exemptions. Property  claims on Schedule nims Secured by Property
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule nims Secured by Property  Current value of the portion you own?  claims or exemptions. Property ared claims on Schedule nims Secured by Property  Current value of the
Exar ✓ 4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the one.  Debtor 1 and Debtor 2 only  Debtor 3 and Debtor 2 only  At least one of the debto  Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 only  Debtor 1 only  Debtor 2 only	property? Check  nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule nims Secured by Property  Current value of the portion you own?  claims or exemptions. Property  claims Secured by Property
Exar ✓ 4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  nly rs and another inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule nims Secured by Property  Current value of the portion you own?  claims or exemptions. Property ared claims on Schedule nims Secured by Property  Current value of the

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De	ebtor 1	Latoya First Name	J. Middle Name	Brown Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	et in any of the followin	ng items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchen	nware		
<u>✓</u>	No Yes. [	Describe	used furniture			\$700.00
		tronics les: Television	s and radios; audio, video, stereo, and	digital equipment; compu	ters, printers, scanners; music	
<b>✓</b>	Yes. [	Describe	tablet, 5tvs, 4 cellphones, 3 computer	'S		\$1200.00
	Examp	•	ue  and figurines; paintings, prints, or othe in, or baseball card collections; other c			
	No Yes. [	Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		I tables, golf clubs, skis; canoes	
<b>✓</b>	No					
	Yes. [	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	d equipment		
✓	No Voc I	Describe				
ш	163. L	Jeschbe				
	-		clothes, furs, leather coats, designer we	ear, shoes, accessories		
Ц	No Yes I	Describe	used clothing			
⊻	100. 1	J C S C I I J C	useu doming			\$200.00
		-	ewelry, costume jewelry, engagement er	rings, wedding rings, heirld	oom jewelry, watches, gems,	
✓ ✓	No Yes. [	Describe	used jewelry			\$200.00
		n-farm animal les: Dogs, cat	<b>s</b> s, birds, horses			
☑	No					
	Yes. [	Describe				
_	<b>4. Any</b> No	other persor	al and household items you did not	already list, including a	ny health aids you did not list	
		Describe				
<u>ا</u> ر			due of all of your catalan from Book	O implication and a secondaria of	lau manaa yay hayee attaabad	
			llue of all of your entries from Part 3 number here	s, including any entries f	or pages you nave attached	\$2300.00

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Deb		Latoya First Name	J. Middle Name	Brown Last Name	Case number (if known)	_
Part -		Describe Your F				
			legal or equitable interest	in any of the follow	wing?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Cash Examp	oles: Money you hav No	e in your wallet, in your home, in	·	d on hand when you file your petition  Cash:	
17.	Exar	and other similar ins	vings, or other financial accounts stitutions. If you have multiple accounts		s shares in credit unions, brokerage houses, nstitution, list each.	
		No Yes		Institution name:		
			17.1. Checking account:			<u> </u>
			17.2. Checking account:			
			17.3. Savings account:			
			17.4. Savings account:			
			17.5. Certificates of deposit:			
			17.6. Other financial account:			
			17.7. Other financial account:			
			17.8. Other financial account:			
			17.9. Other financial account:			
18.		mples: Bond funds,	or publicly traded stocks investment accounts with broken	age firms, money mark	set accounts	
		No Yes	Institution or issuer name:			
19.	an L	LLC, partnership, a		ted and unincorporat	ed businesses, including an interest in	
		No Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	or 1 La	ntoya	J.	Brown	Case number (if known)	
	Fir	rst Name	Middle Name	Last Name		
20.	Negoti Non-n Non-n Ye in	iable instruments in regotiable instrume o es. Give specific	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory notes, a	nd money orders.	
21.	Examp			, thrift savings accounts, or c	other pension or profit-sharing plans	
	✓ No		Time of account	la atitutia a a assa.		
		es. List each ccount	Type of account:	Institution name:		
		eparately.	401(k) or similar plan:			
			Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	Your s Examp compa	oles: Agreements wanies, or others	prepayments deposits you have made so that vith landlords, prepaid rent, public			
	L Ye	es	Electric:	-		
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Annui	ties (A contract for	r a periodic payment of money to	you, either for life or for a nu	mber of years)	
	✓ No	o es	Issuer name and description:			

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Debt	or 1 Latoya	J. Middle Name	Brown  Last Name	Case number (if known)	
0.4	First Name				
24.		l(b)(1), 529A(b), and 529(b)(1)	t in a qualified ABLE program, or under	a qualified state tuition program.	
	✓ No In:	stitution name and description.	. Separately file the records of any interests	.11 U.S.C. § 521(c):	
	_				
25.			erty (other than anything listed in line 1	), and rights or powers	
	exercisable for y	our benefit			
	Yes. Describe	<b>}</b>			
26.			ets, and other intellectual property roceeds from royalties and licensing agreen	nents	
	✓ No  Yes. Describe	<b>.</b>			
	<u> </u>				
27.		nises, and other general intaing permits, exclusive licenses, o	ingibles cooperative association holdings, liquor lic	enses, professional licenses	
	✓ No  Yes. Describe	<b>.</b>			
Mor	ney or property	owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property  Tax refunds owe				portion you own?
	Tax refunds owed				portion you own? Do not deduct secured
	Tax refunds owed  ✓ No  ☐ Yes. Give spe	d to you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give spe about th you alrea	d to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support	cific information em, including whether ady filed the returns tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	cific information em, including whether ady filed the returns tax years	sal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No	cific information em, including whether ady filed the returns tax years	sal support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No	cific information lem, including whether ledy filed the returns tax years	sal support, child support, maintenance, d	State:  Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No	cific information lem, including whether ledy filed the returns tax years	sal support, child support, maintenance, d	State:  Local:  ivorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No	cific information lem, including whether ledy filed the returns tax years	sal support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give speabout the you alreand the  Family support Examples: Past du  ✓ No  Yes. Give spe	cific information em, including whether ady filed the returns tax years	sal support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  ☐ Yes. Give speabout the you alreated the seamples: Past due  ✓ No ☐ Yes. Give speared the seamples: Other amounts seamples: Unpaid	cific information lem, including whether ady filed the returns tax years	lyments, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  ☐ Yes. Give speabout the you alreated the seamples: Past due  ✓ No ☐ Yes. Give speared the seamples: Other amounts seamples: Unpaid	cific information em, including whether ady filed the returns tax years	lyments, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Latoya	J.	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	•				
	Examples: Health, disability	or life insurance; health	savings account (HSA); credit,	homeowner's, or renter's insurance	
	<b>√</b> No				
	igstyle	Co	ompany name:	Beneficiary:	Surrender or refund value
	Yes. Name the insuran				
	of each policy and list i	ts value			
		_			
32.	Any interest in property t	hat is due vou from son	neone who has died		
				cy, or are currently entitled to receive	
	property because someone	has died.	·		
	No No				
					_
	Yes. Describe				
33.			have filed a lawsuit or made	e a demand for payment	
	Examples: Accidents, emple	syment disputes, insuran	ce claims, or rights to sue		
	<b>✓</b> No				
	Yes. Describe				
	Tes. Describe				
					_
24	Other centingent and uni	iguidated alaima of ava	um, noturo including counto	claims of the debtor and rights	
34.	to set off claims	iquidated ciainis of eve	ry nature, including counter	ciains of the debtor and rights	
	to cot on olumo				
	<b>✓</b> No				
	Yes. Describe				
35.	Any financial assets you	did not already list			
	No.				
	✓ No				
	Yes. Describe				
		<del></del>			
36	Add the dollar value of al	of your entries from D	art 4 including any entries f	or pages you have attached	
50.					
	ior rait ii wiito tilat ilaii				
Part	5: Describe Any Busin	ness-Related Proper	rty You Own or Have an I	nterest In. List any real estate in F	Part 1.
37.			est in any business-related p		
٠,.			, 225000 rolated p	<i>y</i> •	Current value of the
	No. Go to Part 6.				portion you own?
	Yes. Go to line 38.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable or c	ommissions vou alread	v earned		·
55.			,		
	<b>✓</b> No				
	Yes. Describe				
39.	Office equipment, furnish	ings, and supplies			
			odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs,	electronic devices
				_ , , , , , , , , , , , , , , , , , , ,	
	✓ No				
	Yes. Describe				

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Deb	tor 1 Latoya	J.	Brown	Case number (if known)	
1	First Name	Middle Name	Last Name		
40.	Machinery, fixtures,	equipment, supplies you u	se in business, and tools of yo	our trade	
	No				
	Yes. Describe	ceramics, chair, clippers, st	yling irons		
	\$1000.00				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partners	hips or joint ventures			
	✓ No	, , , , , , , , , , , , , , , , , , , ,			
		1	Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them	-			<del></del>
		=			<del>-</del>
		<u>-</u>			
43.	Customer lists, mailing	g lists, or other compilation	ons		
	<b>✓</b> No				
		include personally identifiable	le information (as defined in 11 l	J.S.C. § 101(41A))?	
	No No	auda a			
	Yes. Desc	cribe			
44.	Any business-related	property you did not alre	ady list		
	<b>✓</b> No				
	Yes. Give specific	-			
	information	<u>-</u>			<u> </u>
		-			
		-			
		-			
		-			
45. A	dd the dollar value of	all of your entries from Pa	rt 5, including any entries for	pages you have attached	
for Pa	art 5. Write that numb	er here			\$1000.00
Dori	Describe Any F	arm- and Commercial	l Fishing-Related Property	y You Own or Have an Interest In.	
Part		n interest in farmland, list it in			
46.	Do you own or have a	any legal or equitable inte	rest in any farm- or commerc	ial fishing-related property?	
	No. Co to Dort 7	, , ,	, , , , , , , , , , , , , , , , , , , ,	3 1 1 1 1 1 1 1	Current value of the
	No. Go to Part 7.  Yes. Go to line 47				portion you own?
	Tes. Go to line 47				Do not deduct secured claims or exemptions
47.	Farm animals				, , , , ,
	Examples: Livestock, p	ooultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				
	_				

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Deb	tor 1 Latoya First Name	J. Middle Name	Brown Last Name	Case number (if known)	
40			Last Name		
48.	Crops-either growing	or narvested			
	<b>✓</b> No				
	Yes. Describe				
49	Farm and fishing equir	oment, implements, machinery, fi	xtures and tools of trad	le.	
10.		,	aturos, una toolo or trad		
	No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>√</b> No				
	Yes. Describe				
	Tes. Describe				
	-				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No				
	Yes. Describe				
52. A	dd the dollar value of al	I of your entries from Part 6, incl	uding any entries for pag	ges you have attached	
for P	art 6. Write that number	here			
Part		perty You Own or Have an In		d Not List Above	
53.		perty of any kind you did not alrea s, country club membership	ndy list?		
		s, country dub membersmp			
	No				
	Yes. Give specific information				
	momadon				
					·
54. A	dd the dollar value of al	I of your entries from Part 7. Writ	e that number here		.•
Part	8: List the Totals of	Each Part of this Form			
55.	Part 1: Total real estate	, line 2		<b>&gt;</b>	
	part 2 total vehicles, lin		-	<del></del>	
57. <b>F</b>	Part 3: Total personal an	id household items, line 15	\$2300.00	<u> </u>	
58. <b>F</b>	Part 4: Total financial as	sets, line 36			
59.	Part 5: Total business-re	elated property, line 45	ф1000 00		
			\$1000.00	<del></del>	
		ishing-related property, line 52		<u></u>	
61.	Part 7: Total other prop	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	\$3300.00		+ \$3300.00
			+	Copy personal property total	
					\$3300.00
63.1	otal of all property on S	schedule A/B. Add line 55 + line 62			φοσου.συ
1	, .,,			•••••	

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Fill in this information to identify your case:					
Debtor 1	Latoya	J.	Brown		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	as Exempt		
1.	Which set of exemptions are you claiming  ✓ You are claiming state and federal not	onbankruptcy exemp	ations. 11 U.S.C. § 522(b)(3)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: tablet, 5tvs, 4 cellphones, 3 computers Line from Schedule A/B: 07	\$1,200.00	\$1,200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: used jewelry Line from Schedule A/B: 12	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Brown Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$700.00 description: **✓** \$700.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 prepaid card 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(a) Brief \$200.00 description: **✓** \$200.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(d) Brief \$1,000.00 description: \$1,000.00 ceramics, chair, 100% of fair market value, up to any clippers, styling irons applicable statutory limit Line from

40

Schedule A/B:

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			cament raige == or			
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Latoya	J.	Brown			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
	Form 106D					Check if this is an amended filing
Schedu	ıle D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ nber the entries, and attach it to t			
1. Do any o	creditors have claims	secured by your proper	ty?			
✓ No.	Check this box and sub	mit this form to the court v	with your other schedules. You have	ve nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		ditor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim  Do not deduct the  value of collateral	Value of collateral that supports	Unsecured portion

this claim

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Fill	n this infor	mation to identify your o	ase:			
Deb	tor 1	Latoya	J.	Brown		
		First Name	Middle Name	Last Name		
	tor 2	<del></del>				
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
			_	(State)		
(If kn	e number own)					
<u> </u>		- 100F/F				Check if this is an amended filing
OII	iciai F	orm 106E/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/1
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	nt could result in a claim. Dexpired Leases (Official F Des Secured by Property. If	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	LIST	All of Your PRIORIT	Y Unsecured Claims			
1.			secured claims against	you?		
	✓ No. (	Go to Part 2.				
	Yes.					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Latoya	J.	Brown	Case number (if known)					
	First Name	Middle Name	Last Name						
Part 2	List All of Your NONPRI	ORITY Unsecured	Claims						
	Oo any creditors have nonprioring  No. You have nothing to rep  ✓ Yes.	-	•	court with your other schedules.					
u It	insecured claim, list the creditor se	eparately for each claim.	For each claim list	of the creditor who holds each claim. If a creditor has more t ted, identify what type of claim it is. Do not list claims already inc art 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.				
					Total claim				
4.1	Bank of America Nonpriority Creditor's Name		ь	ast 4 digits of account number	\$1.00				
	PO Box 982236		v	When was the debt incurred?n/a					
	Number Street			As of the date you file, the claim is: Check all that apply.					
			—— Г	Contingent					
	El Dana Taura	7000	,	Unliquidated					
	El Paso Texa City State			Disputed					
	Who incurred the debt? Check	cone.	- T	ype of NONPRIORITY unsecured claim:					
	Debtor 1 only		Г	Student loans					
	Debtor 2 only		ř	Obligations arising out of a separation agreement or					
	Debtor 1 and Debtor 2 only			divorce that you did not report as priority claims					
	At least one of the debtors a	and another		Debts to pension or profit-sharing plans, and other similar debts					
	Check if this claim relates	s to a community deb	t [,	Other. Specify notice only					
	Is the claim subject to offset?			-					
	✓ No								
	Yes								
4.2	CAPITAL ONE BANK USA N			ast 4 digits of account number	\$316.00				
	Nonpriority Creditor's Name PO BOX 85520			When was the debt incurred? 6/2016					
	Number Street			As of the date you file, the claim is: Check all that apply.					
				Contingent					
	RICHMOND Virgi			Unliquidated					
	City State Who incurred the debt? Check		ode L	Disputed					
	Debtor 1 only	. 0110.	L T	☐ Separation  Type of NONPRIORITY unsecured claim:					
	Debtor 2 only		·	Student loans					
	Debtor 1 and Debtor 2 only		ļ.						
	At least one of the debtors a		L	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates		. [	Debts to pension or profit-sharing plans, and other similar					
	Is the claim subject to offset?	•	_	debts  ✓ Other. Specify CreditCard					
	No		Ľ	<u> </u>					
	Yes								
4.3	CCI				\$2,471.00				
7.0	Nonpriority Creditor's Name			ast 4 digits of account number 4517	Ψ2,471.00				
	501 Greene Street # 302 Number Street		v	When was the debt incurred? 3/2015					
			A	As of the date you file, the claim is: Check all that apply.					
	Augusta Geo	rgia 30901	. <u>L</u>	Contingent					
	City State	0		Unliquidated					
	Who incurred the debt? Check Debtor 1 only	cone.	L	Disputed					
	<u>'</u>		Т	ype of NONPRIORITY unsecured claim:					
	Debtor 2 only			Student loans					
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	At least one of the debtors a	and another	г	Debts to pension or profit-sharing plans, and other similar					
	Check if this claim relates	s to a community deb	_	debts					
	Is the claim subject to offset?			Collection; Collecting for ORIGINAL CREDITOR: 10					
	✓ No  Yes			COMMONWEALTH EDISON Other. Specify COMPANY					

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Debtor 1 Latoya Brown Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago Parking \$8,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ parking tickets Is the claim subject to offset? **✓** No T Yes CREDIT MANAGEMENT LP \$865.00 5414 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 9/2015 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: COMCAST **✓** No **CENTRAL WAREHOUSE** Other. Specify Yes CREDIT MANAGEMENT LP 4.6 \$193.00 Last 4 digits of account number 5015 Nonpriority Creditor's Name When was the debt incurred? 1/2017 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated Zip Code City State Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

**✓** No

Yes

Is the claim subject to offset?

**V** 

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR:

COMCAST-CHICAGO

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Debtor 1 Latoya Brown Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Peoples Gas \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ gas bill Is the claim subject to offset? **✓** No Yes **RGS FINANCIAL** \$200.00 4.8 1975 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 2/2014 1700 JAY ELL DR STE 200 Number Street As of the date you file, the claim is: Check all that apply. Contingent RICHARDSON 75081 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: TCF BANK **✓** No Other, Specify Yes SOUTHWEST RECOVERY SER \$2,292.00 Last 4 digits of account number 0583 Nonpriority Creditor's Name 15400 KNOLL TRAIL DR STE When was the debt incurred? 9/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent 75248 **DALLAS** Texas Unliquidated Zip Code City State Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

**✓** No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

**V** 

Other. Specify

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: ALL DEBT

TRADERS PORTFOLIO COM

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Brown Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 U S DEPT OF ED/GSL/ATL \$4,915.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 3/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 U S DEPT OF ED/GSL/ATL \$3,338.00 Last 4 digits of account number 4700 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 1/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.12 \$2,933.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 3/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Debtor <sup>3</sup>		ddle Name	Brown Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Unsecu	ıred Claims - Conti	nuation Page		
	After listing any entries on this pa	ge, number them begi	nning with 4.5, 1	followed by 4.6, and so forth.	Total claim
	Village of Bartlett  Nonpriority Creditor's Name 228 South Main St  Number Street  Bartlett Illinois 60103 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?			4 digits of account number  was the debt incurred?  n/a  the date you file, the claim is: Check all that appli	\$1.00
				contingent Inliquidated Disputed	
				of NONPRIORITY unsecured claim: bitudent loans Diligations arising out of a separation agreement or ivorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other si ebts Other. Specify	milar
	✓ No  Yes				

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Brown Debtor 1 Latoya Case number (if known) Middle Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. ComEd - PO Box 6111 On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 6111 Line 4.3 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Carol Stream Illinois 60197 Last 4 digits of account number 4517 City State Zip Code Comcast On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.5 of (Check Part 1: Creditors with Priority Unsecured Claims p.o. box 196 one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims New Jersey 07101 Newark Last 4 digits of account number 5414 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 111 W JACKSON BLVD S-400 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street

Last 4 digits of account number

CHICAGO

City

Illinois

State

60604

Zip Code

Part 2: Creditors with Nonpriority Unsecured

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Debtor 1 Latoya J. Brown Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.			es only	. 28 U.S.C. §15	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	<ul><li>6d. Other. Add all other priority unsecured claims. Write that amount here.</li><li>6e. Total. Add lines 6a through 6d.</li></ul>		\$0.00 6d.				
			\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$11,186.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,539.00				
	C: Tatal Add lines (fabranab C)	c:	\$26,725.00				

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Fill in this information to identify your case:								
Debtor 1	Latoya	J.	Brown					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_				
Case number (If known)			(State)	_				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	any with whom you have	e the contract or lease	State what the contract or lease is for
2.1	Morris, Chase Name			Other, Other, 1 year residential lease
	Number	Street	Zip Code	

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		200	Jamone rago e	2 01 1 1
Fill in this infor	mation to identify you	case:		
Debtor 1	Latoya	J.	Brown	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Bankruptcy Court for the	e: Northern	District of Illinois	
	amapio, court or an		(State)	
Case number (If known)	=			<del></del>
				Check if this is an
O.C 1	E 4001	•		amended filing
Official	Form 106F	_		
Schedul	e H: Your Co	debtors		12/15
1. Do you ha  No Yes  2. Within th Idaho, Lo No. Yes.	e last 8 years, have yo uisiana, Nevada, New M Go to line 3.	you are filing a joint case, do not be a lived in a community property lexico, Puerto Rico, Texas, Warner spouse, or legal equivalents	perty state or territory? (C shington, and Wisconsin.)	community property states and territories include Arizona, California,
		nity state or territory did you	live?	. Fill in the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equiv	ralent	<u> </u>
	Number Street			<u> </u>
	City	State	Zip Code	<del>_</del>
again as	a codebtor only if tha	t person is a guarantor or co	signer. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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		200	341113116	. ago co	O			
Fill in this infe	ormation to identify	your case:						
Debtor 1	Latoya	J.	Brown					
	First Name	Middle Name	Last Na		- Che	eck if this is:		
Debtor 2 (Spouse, if filing)	Firet Name	Middle Name	Last Na	ame	-	An amended filing		
						A supplement showing post-petition ch	apter 13	
United States I the:	Bankruptcy Court for	Northern	District of Illing (S	nois tate)		expenses as of the following date:		
Case number			, -		_	MM / DD / NAGO/		
(If known)						MM / DD / YYYY		
Official I	orm 106I							
Schedul	e I: Your In	come					12/15	
spouse. If mo number (if kn		, attach a separate she y question.				not include information about you ional pages, write your name and		
1. Fill in you			Debtor 1			Debtor 2		
informatio	n.	Employment status	<b>✓</b> Emplo	wod		Employed		
-	more than one job, parate page with		<u> </u>	nployed		Not Employed		
	about additional	Occupation	ш	. ,				
	t time, seasonal, or	Occupation						
self-employ		Employer's name	Uber					
•	n may include student	Employer's address	1000 Right Here  Number Street			Number Street		
or homema	aker, if it applies.							
			Kennesaw	Georgia	30152			
			City	State	Zip Code	City State Zip Coo	de	
		How long employed there?						
Part 2: Giv	e Details About N	lanthly Income						
Fait 2. Giv	e Details About iv	donting income						
	onthly income as of t s you are separated.	he date you file this form	<b>1.</b> If you have	nothing to repor	rt for any line, v	write \$0 in the space. Include your non-	-filing	
	non-filing spouse have attach a separate she		combine the i	information for a	all employers fo	or that person on the lines below. If you	need	
				For D	ebtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before a calculate what the monthly to		2.	\$600.00			
3. Estimate	and list monthly over	time pay.		3.	+ \$0.00			
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.	\$600.00			

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Debtor	1Latoya J.	Brown	Case numbe	r (if	
	First Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here	<b>→</b> 4.	\$600.00		
5. <b>List</b> a	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. <b>I</b>	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. <b>\</b>	/oluntary contributions for retirement plans	5c.	\$0.00		
5d. <b>I</b>	Required repayments of retirement fund loans	5d.	\$0.00		
5e. <b>I</b>	nsurance	5e.	\$0.00		
5f. <b>C</b>	Oomestic support obligations	5f.	\$0.00		
5g. <b>l</b>	Union dues	5g.	\$0.00		
5h. (	Other deductions. Specify:	5h. +	\$0.00 +	· <u> </u>	
6. <b>Add</b> 1+5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5		\$0.00		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$600.00		
8. List a	all other income regularly received:				
t	Net income from rental property and from operating a pusiness, profession, or farm				
Ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an he total monthly net income.	d 8a.	\$700.00		
8b. <b>I</b>	nterest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	ra			
C	nclude alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	8c.	\$0.00		
	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$0.00		
Ir c u h S	Other government assistance that you regularly receive include cash assistance and the value (if known) of any nonash assistance that you receive, such as food stamps (benefit nder the Supplemental Nutrition Assistance Program) or ousing subsidies pecify:  -ood Assistance Programs Income	ts 8f.	\$613.00		
8g. <b>I</b>	Pension or retirement income	8g.	\$0.00		
8h. <b>(</b>	Other monthly income. Specify: 2016 Tax Refund	8h. +	\$422.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$1,735.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$2,335.00	=	\$2,335.00
Inclu frien	te all other regular contributions to the expenses that you do contributions from an unmarried partner, members of you do or relatives.  Not include any amounts already included in lines 2-10 or amounts.	ır household, your	dependents, your roomr		
Spec	pify:			11. +	\$0.00
	I the amount in the last column of line 10 to the amount of that amount on the Summary of Schedules and Statistical S.				\$2,335.00
vviite	, and amount on the commany of contouries and challetical of	aray or condin	mioo ara rioalou De		Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year after No.	you file this form	?		,
<b>✓</b>	Yes. Explain:  Debtor will start driving for uber				

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Debtor 1Latoya J.		Brown		Case number (if				
First Name	Middle Name	Last	Name		known)			<u> </u>
Official Form 1061. Add								
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Self employed stylist		Debtor 1	Debtor 2					
Gross receipts (before all deduc	tions)	\$700.00						
Ordinary and necessary operati	ng expenses	-\$0.00						
Net monthly income from a bu	siness, profession, or farm	\$700.00		Copy	\$700.00			

Official Form 106l Schedule I: Your Income page 3

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		Docc	intent 1 age 30 of 7	<del>1</del>		
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Latoya	J.	Brown			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States I	Bankruptcy Court for		District of Illinois	A supplement s expenses as of		petition chapter 13 date:
Case number			(State)			
(If known)				MM / DD / YYY	Y	
Official	Form 106	<u>J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If (if known). Ans		led, attach another sheet to this	re filing together, both are equal form. On the top of any addition			
		anoiu —				
1. Is this a joi						
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live in	a separate household?				
	No					
	Yes. Debtor 2 mu	st file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	ve dependents?	No				
Do not list [ Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	ndent live
			Child	18 years	No.	
					Yes.	
			Child	15 years	No. ✓ Yes.	
			Child	15 years	✓ Yes.  No.	
			Offilia	10 years	✓ Yes.	
	penses include	7 No				
than		] Yes				
yourself an dependent						
Part 2: Esti	mate Your Ongoi	ng Monthly Expenses				
-	of a date after the b		rou are using this form as a supp plemental Schedule J, check th	-	-	
		on-cash government assistance ed it on Schedule I: Your Income	=		,	Your expenses
	I or home ownership or the ground or lot. 4		clude first mortgage payments and		4.	\$0.00
	luded in line 4:					<b>AA</b> 65
	estate taxes erty, homeowner's, or	renter's insurance			4a	\$0.00
To. Flope	ary, mornicowiner s, or	TOTALO 3 III SUTATIO			4b.	\$20.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Latoya J. Brown Case number (if known)
First Name Middle Name Last Name

FIISTName	Mildie Name Last Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$300.00
6b. Water, sewer, garbage co	ollection	6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping su	pplies	7.	\$880.00
8. Childcare and children's ed	lucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	eleaning	9.	\$100.00
10. Personal care products ar	nd services	10.	\$100.00
11. Medical and dental expen	ses	11.	\$85.00
12. <b>Transportation.</b> Include ga Do not include car payment	s, maintenance, bus or train fare. s	12.	\$375.00
13. Entertainment, clubs, reci	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specif	y:	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	and the student in time of our professions are on Cabendula to Very largers.	19.	\$0.00
20. Other real property expense 20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.	יייי	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's	or renter's insurance		
20d. Maintenance, repair, an		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. Homeowner 5 association	on concommunication	20e	\$0.00

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Debtor 1 Latoy		J.	Brown	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expenses	-				\$2,160.00
	nes 4 through 21.			\$0.00		
. ,	line 22 (monthly expense			\$2,160.00		
22c. Add lir	ne 22a and 22b. The resu	It is your monthly exp	enses.		22.	
23. Calculate	your monthly net incom	e.				
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$2,335.00
23b. Copy	your monthly expenses fr	rom line 22 above.			23b	\$2,160.00
	act your monthly expenses		ncome.			\$175.00
The re	esult is your monthly net in	ncome.			23c	
For examp	ble, do you expect to finish	h paying for your car l	ses within the year after oan within the year or do y modification to the terms of	ou expect your		

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Fill in this information to identify your case:							
Debtor 1	Latoya	J.	Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number							

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	<b>✓</b> No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Latoya Brown	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 4/11/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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	is information to	dentity your	case:					
Debtor 1	Latoya First Na	me	J. Middle Na	Brown ame Last Nam	<u>e</u>			
Debtor 2	2							
(Spouse, if	1 1100 140		Middle Na					
United S	States Bankrupto	y Court for the:	Northern	District of Illino (State				
Case nu (If known)	mber							
Offic	ial Forn	า 107						Check if this is amended filing
State	ment of	Financia	al Affairs fo	or Individuals	Filing for	· Bankrı	uptcy	12
nforma	tion. If more s	pace is need	ed, attach a separ	rried people are filing trate sheet to this form.				
number	(if known). A	-	•					
Part 1:	Give Details	About Your	Marital Status a	and Where You Lived	Before			
1. W	hat is your cur	rent marital st	atus?					
Г	Married							
	Married Not married							
2. Di	Not married	years, have y	ou lived anywhere	other than where you liv	ve now?			
2. De	Not married	years, have y	ou lived anywhere	other than where you liv	ve now?			
	Not married uring the last 3			other than where you liv 3 years. Do not include v		ow.		
2. Di	Not married uring the last 3					iow.		
2. Di	Not married uring the last 3			3 years. Do not include v		ow.		Dates Debtor 2 lived
2. Di	Not married uring the last 3 No Yes. List all 0			3 years. Do not include v	where you live r	ow.		Dates Debtor 2 lived there
2. Di	Not married uring the last 3 No Yes. List all 0			3 years. Do not include v	where you live r	OW.		
2. Di	Not married uring the last 3 No Yes. List all o Debtor 1:	of the places y		3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there  Same as Debtor 1
2. Di	Not married uring the last 3 No Yes. List all o	of the places y		3 years. Do not include v	where you live r	Debtor 1		there
2. Di	Not married  uring the last 3  No  Yes. List all o  Debtor 1:  320 E 69th S  Number Stre	of the places y	ou lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there  Same as Debtor 1  From
2. Di	Not married uring the last 3 No Yes. List all o Debtor 1:	of the places y		3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:	Debtor 1	Zip Code	there  Same as Debtor 1  From
2. Di	Not married  uring the last 3  No  Yes. List all of  Debtor 1:  320 E 69th 5  Number Stre	of the places y	ou lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Stre	Debtor 1	Zip Code	there  Same as Debtor 1  From
2. Di	Not married  uring the last 3  No  Yes. List all of  Debtor 1:  320 E 69th 5  Number Stre	of the places y	ou lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Stre	et State Debtor 1	Zip Code	there  Same as Debtor 1  From To
2. Di	Not married  uring the last 3  No  Yes. List all 6  Debtor 1:  320 E 69th 5  Number Stree  Chicago  City	of the places y	ou lived in the last 3	Dates Debtor 1 lived there  From 01/2013 To 01/2016	Debtor 2:  Same as  Number Stre	et State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Di	Not married  uring the last 3  No  Yes. List all 6  Debtor 1:  320 E 69th 5  Number Stree  Chicago  City	of the places y	ou lived in the last 3	Dates Debtor 1 lived there  From 01/2013 To 01/2016  From	Debtor 2:  Same as  Number Stre	et State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From From

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Case number (if known)

Brown

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2800.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$12000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$16441.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) link \$2,452.00 From January 1 of current year until the date you filed for bankruptcy: link \$7,356.00 For last calendar year: (January 1 to December 31, 2016 link \$7,356.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Latoya

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Brown Debtor 1 Latoya \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Latoya		J.	Bro	own	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp ager	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Brown Debtor 1 Latoya Case number (if known) Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Latoya First Name	J. Middle Name	Brown Last Name	Case number (if known)		
11.		thin 90 days before you file counts or refuse to make a			ank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account r	number: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed pointed receiver, a custod			possession of an assignee fo	r the benefit of o	creditors, a court-
		No Yes					
Part	5:	List Certain Gifts and	Contributions				
13.	Wi	ithin 2 years before you fil	ed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600	per person?	
		No Yes. Fill in the details for	each gift.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	re the Gift				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person to Whom You Gav	e the Gift				
		Number Street					
		City State  Person's relationship to yo	Zip Code ou				

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Debt		Latoya First Name	J. Middle Name	Brown Last Name	Case number (if known)		
		That Name	Wildle Name	Last Name			
14.	Wit	hin 2 years before you filed for	bankruptcy, did yo	ou give any gifts or contrib	utions with a total value of	more than \$600	to any charity?
	<b>✓</b>	No					
		Yes. Fill in the details for each	gift or contribution				
		Gifts or contributions to char that total more than \$600	ities	Describe what you contr	ibuted	Date you contributed	Value
		Charity's Name					
		Number Street					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for booking?  No  Yes. Fill in the details.  Describe the property you los		e you filed for bankruptcy,  Describe any insurance		use of theft, fire,	other disaster, or  Value of property
		how the loss occurred		Include the amount that in pending insurance claims A/B: Property.	surance has paid. List	loss	lost
Dani	7.	List Certain Payments or T	ranafara				
		out seeking bankruptcy or prepude any attorneys, bankruptcy pe No Yes. Fill in the details.			services required in your bar	nkruptcy.	
	Ľ			Description and value of transferred	any property	Date payment or transfer	Amount of payment
		Semrad Law Firm		Attama and a Fac. 400.00		was made 4/10/2017	\$400.00
		Person Who Was Paid		Attorney's Fee - 400.00		4/10/2017	<del>\$400.00</del>
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois City State	60603 Zip Code				
		Email or website address					
		Person Who Made the Payment	, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Payment	, if Not You				

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Debtoi	r 1 Latoya J.	Brown	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, nelp you deal with your creditors or to make Do not include any payment or transfer that you	payments to your creditors?	our behalf pay or transfer any property to any	one who promised to
<u>[</u>	✓ No  Yes. Fill in the details.			
-		Description and value of a transferred	nny property  Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	9		
t li	he ordinary course of your business or finance	cial affairs? de as security (such as the granting of a	ransfer any property to anyone, other than pragramme a security interest or mortgage on your property).	
	✓ No  Yes. Fill in the details.			
		Description and value of a property transferred	Describe any property or payments received or debts paid in exchange	Date d transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer	<del></del>		
	Number Street			
	City State Zip Code Person's relationship to you	9		
b	Within 10 years before you filed for bankrupto peneficiary? These are often called asset-protection devices.)	cy, did you transfer any property to a	a self-settled trust or similar device of which	you are a
<u>[</u>	✓ No ✓ Yes. Fill in the details.			
	_	Description and value of	the property transferred	Date transfer was made
	Name of trust			

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Brown Debtor 1 Latoya Case number (if known) Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debt		Latoya J. First Name Middle Name		own st Name	Case	number (if known)	_
Part	9:	dentify Property You Hold or Control f	or Someon	e Else			
23.	-	ou hold or control any property that someor	ne else owns	Include any	property you bo	rrowed from, are storing for, or hold in	trust for
	som	eone.					
	<b>V</b>	No					
	븸						
	Ш	Yes. Fill in the details.					
			Where is th	e property?		Describe the contents	Value
		Owner's Name	NumberStre	et	_		
		Number Street					
			City	State	Zip Code		
		<del></del>					
		City State Zip Code					
Dani	40.	Give Details About Environmental Info	rmotion				
Part	10:	Give Details About Environmental init	ormanon				
For	the n	urpose of Part 10, the following definitions apply	v:				
. 0.	uio p	arpood of fact to, the following dominations apply	,.				
		nvironmental law means any federal, state, or loc					
		azardous or toxic substances, wastes, or materia			, 0	·	
	111	cluding statutes or regulations controlling the cle	anup or mese	substances,	wastes, or materia	11.	
	■ Si	te means any location, facility, or property as def	fined under an	y environment	tal law, whether yo	ou now own, operate, or utilize it	
	or	used to own, operate, or utilize it, including dis	posal sites.				
	■ <i>H</i>	azardous material means anything an environme	ental law define	e as a hazard	nus waste hazaro	dous substance	
		xic substance, hazardous material, pollutant, co			ous waste, mazare	adda addatarroc,	
Rep	ort all	notices, releases, and proceedings that you know	ow about, rega	ardless of whe	n they occurred.		
24.	Has	any governmental unit notified you that you	may be liable	e or potentia	lly liable under o	or in violation of an environmental law?	
	_						
	✓	No					
	П	Yes. Fill in the details.					
			Governmen	ıtal unit		Environmental law, if you know it	Date of
						, <b>,,</b>	notice
		Name of site	Governmen	tal unit			
		Number Street	NumberStre	et			
			City	State	Zip Code		
		Ott. Otala 7'- O. J.					
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any i	release of ha	zardous mate	erial?		
	<b>V</b>	No					
	븸						
	Ш	Yes. Fill in the details.					
			Governmen	ıtal unit		Environmental law, if you know it	Date of
							notice
		<del></del>					
		Name of site	Governmen	tal unit			
		Number Street	NumberStre	<u>at</u>			
		NUMBER Offer	Number Sife	GL			
			City:	C1-1-	Zin Ossi		
			City	State	Zip Code		
		City State Zip Code					

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Deb	tor 1	Latoya		J.	Brown	1	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	Last Na	ame					
26.		e you been a part	y in any judio	cial or administ	rative proceedi	ng under	any environmer	ntal law? In	clude settler	ments and ord	ders.
		Yes. Fill in the det	tails.								
					Court or agend	Э		Nature (	of the case		Status of the case
		Case title									Pending
		-			Court Name						On appeal
		Case number			NumberStreet						Concluded
					City	State	Zip Code				Concluded
Pari	11:	Give Details Al	bout Your E	Business or C	onnections to	Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a bus	siness or	have any of the	following c	onnections t	to any busines	ss?
21.	WILI	-			_		-	_		o any busines	55:
					ade, protession LLC) or limited I		activity, either f	uli-time or p	part-time		
		A partner in a			LLC) OF IIITIILEG I	iability pa	u u lei si lip (LLF)				
		ш .			ve of a corpora	tion					
		_			equity securities		ooration				
	_	_		_							
	$\mathbf{Y}$	No. None of the a									
	Ш	Yes. Check all that	at apply abo	ve and fill in the							
					Describe	the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates husi	iness existed	
					Name of	account	ant or bookkeep	er	Dates busi	mess existed	
		City	State	Zip Code					From	To	
					Describe	the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	iness existed	
		0"		7: 0 1	Name of	accounta	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Describe	the natu	ıre of the busine	ess	Employer I	Identification	number Do not
										ocial Security	number or ITIN.
		Business Name			_				EIN:		
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		City	State	Zip Code	mame of	account	ant or bookkeep	er	From	To	

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Deb	itor 1 Latoya	J.	Brown	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other	parties.	did you give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	details below.		
			Date issued	
	Name		MM/DD/YYYY	-
	Number Stre	et		
	City	State Zip Cod	<u></u> e	
Pari	t 12: Sign Below			
1	true and correct. I u a bankruptcy case c	nderstand that making a fal	se statement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Latoya Brown		×
		nature of Debtor 1		Signature of Debtor 2
	Dat	e 4/11/2017		Date
I	No Yes		ent of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
١.	No			*** **********************************
	Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Nortnern D	istrict of Illinois		
n re	Latoya J. Brown		Case I	No	
	Debtor				(If known)
			Chapt	er	Chapter 13
	DISCLOSURE OF	COMPENSAT	TION OF ATTORN	NEY FOR I	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	f the petition in bankruptcy, o	r agreed to be paid	d to me, for services
	For legal services, I have agreed to a	cept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$400.00
	Balance Due				\$3,600.00
2.	. The source of the compensation paid	d to me was:			
	<b>✓</b> Debtor	Other (spe	ecify)		
3.	. The source of the compensation paid	d to me is:			
	<b>✓</b> Debtor	Other (spe	ecify)		
4.	I have not agreed to share the abmembers and associates of my I		sation with any other person ι	unless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the ag			
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedules, sta	tements of affairs and plan wh	nich may be requi	red;
	c. Representation of the debtor	at the meeting of credit	tors and confirmation hearing	, and any adjourne	ed hearings thereof;
	d. Representation of the debtor	in adversary proceedin	gs and other contested bankru	uptcy matters;	
6	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following s	services:	
		CER	TIFICATION		
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement for pay	ment to me for re	epresentation of the
	4/11/2017		/s/ Angie Harl	b	
	Date		Signature of Attor	ney	
			Semrad Law Fir	m	
			Name of law fin		

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



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#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

NA

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### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/11/2017	
Signed:	
/s/ Latoya Brown Jacuph Dilamu	/s/ Chris Pryor Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
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- 9. Be available to respond to the debtor's questions throughout the term of the plan.
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- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/11/2017		
Signed:			
/s/ Latoy	ra Brown		
		/s/ Angie Harb	
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total foo

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Brown, Latoya J.	Case No	
	Debtor(s)		
		Chapter	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify the.	at the attached list of creditors is tru	ue and correct to the best of their
Date:	4/11/2017	/s/ Brown, Latoy	
		Brown, Latoya J. Signature of Deb	

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U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CCI 501 Greene Street # 302 Augusta, GA, 30901

ComEd - PO Box 6111 PO Box 6111 Carol Stream, IL, 60197

SOUTHWEST RECOVERY SER 15400 KNOLL TRAIL DR STE DALLAS, TX, 75248

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

Comcast p.o. box 196 Newark, NJ, 07101

CAPITAL ONE BANK USA N PO BOX 85520 RICHMOND, VA, 23285

RGS FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, TX, 75081

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Village of Bartlett 228 South Main St Bartlett, IL, 60103

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Peoples Gas 200 E. Randolph Chicago, IL, 60601

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

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Debtor 1 Latoya First Name	J.	Brown	Case number (II kno	wn)
	Middle Name	Last Name		
	uestions for Reporting Purpo	- Colombia de la colombia del colombia de la colombia del colombia de la colombia della della colombia de la colombia della co		
16. What kind of debts do you have?	No. Go to line 16th Yes. Go to line 17  16b. Are your debts prima	o. <b>rily business debts</b> or investment or th	personal, family, or hous <b>?</b> Business debts are derection of the second of the secon	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	I No.	oter 7. Do vou estima		operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	丁 5,001-	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	S0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,00 ☐ \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  I signature of Debtor 2    Signature of Debtor 2   Sign			eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed ho is not an attorney to help me fill S.C. § 342(b). ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or

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Fill in this info	mation to identify your o	:ase:			
Debtor 1	Latoya	J.	Brown		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)	·		(State)		
	Form 106De	<del></del>			Check if this is a amended filing
		Individual Debto er, both are equally respon			12/1
Part It. Sign	Below			ing a false statement, concealing prope 250,000, or imprisonment for up to 20 ye	TRACEMINISCENSION CONTRACTOR CONT
Did you pa	y or agree to pay some	one who is NOT an attorne	y to help you fill out bankr	uptcy forms?	PATENCE PROPERTY AND ADDRESS OF THE PARTY OF
No No					
Yes. N	lame of person		Attach Bankruptcy Pel Signature (Official Fon	lition Preparer's Notice, Declaration, and n 119).	
Under pendent that they a	1	that I have read the summ	eary and schedules filed wi	th this declaration and	
Signature of		i wallan j	Signature of	Debtor 2	
Date 4/11/ MM/L	2017 DD/YYYY		Date MM/I	DD/YYY	

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First Name	J.	Brown	Case number (// known)
•	Middle Name	Last Name	— Case Hamber granoung
8. Within 2 years be	fore you flad to	•	
creditors, or othe	r parties	did you give a financial state:	ment to anyone shout your business to a series
	· paratog.		ment to anyone about your business? Include all financial instituti
✓ No			
Yes. Fill in the	details below.		
Section 2	GCIGNS DEIDW,		
		Date issued	
<u></u>			
Name		MM/DD/YYYY	Man.
Number Stre	et		
City	State Zin Code		
	State Zip Code		
i Pa Sign Below			
have read the answ	vers on this Statement of Finan inderstand that making a false an result in fines up to \$250,00	ncial Affairs and any attachn statement, concealing prope 00, or imprisonment for up to	nents, and I declare under penalty of perjury that the answers are arty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read the answ true and correct. I us a bankruptcy case c	s/ Latoya Brown ature of Debtor	ncial Affairs and any attachn statement, concealing prope 00, or imprisonment for up to	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have read the answ true and correct. I us a bankruptcy case c	s/Latoya Brown	ncial Affairs and any attachn statement, concealing prope 00, or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
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I have read the answirue and correct. I us a bankruptcy case of Sign Date	s/ Latoya Brown ature of Debtor 4/11/2017	ta Bull	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
I have read the answ true and correct. I un a bankruptcy case c	s/ Latoya Brown ature of Debtor 4/11/2017	ta Bull	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
I have read the answirue and correct. I use a bankruptcy case of Sign Date.  Did you attach additionally No Yes	s/ Latoya Brown ature of Debtor 1  4/11/2017  onal pages to Your Statement	of Financial Affairs for Individ	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
I have read the answirue and correct. I use a bankruptcy case of Sign Date.  Did you attach additionally No Yes	s/ Latoya Brown ature of Debtor 1  4/11/2017  onal pages to Your Statement	of Financial Affairs for Individ	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
I have read the answirue and correct. I use a bankruptcy case of Sign Date.  Did you attach additionally No Yes	s/ Latoya Brown ature of Debtor 4/11/2017	of Financial Affairs for Individ	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
I have read the answ true and correct. I us a bankruptcy case of Sign Date Did you attach additionally No Yes Sid you pay or agree to No	s/ Latoya Brown ature of Debtor 4/11/2017 onal pages to Your Statement	of Financial Affairs for Individ	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?
I have read the answittue and correct. I us a bankruptcy case of Sign Date  Did you attach additionally Yes  Did you pay or agree to	s/ Latoya Brown ature of Debtor 4/11/2017 onal pages to Your Statement	of Financial Affairs for Individ	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date  duals Filing for Bankruptcy (Official Form 107)?

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Brown, Latoya J.		
	Debtor(s)	Case No.	
		Chapter, Chapter13	
		IFICATION OF CREDITOR MATRIX	-
The knowledge.	above named Debtors herek	verify that the attached list of creditors is true and correct to the best of their	
Date:	4/11/2017	/s/ Brown, Latoya J.  Brown, Latoya J.  Signature of Debtor	

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Del	otor 1 Latoya	.1	_		
	First Name	Middle Name	Brown Last Name	Case number (if known)	
16.	Calculate the median family income that applies to you. Follow these steps:				
	16a. Fill in the state in	which you live.	Illinois		
	16b. Fill in the numbe	r of people in your household.	4		
	16c. Fill in the median family income for your state and size of household				\$91,216.00
17.	and the street comparer				
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				d
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that				t
Pari	Sa Calculate Your	Commitment Period Under	11 U.S.C. §1325(b)(4	1)	
18.	copy your total avera	ge monthly income from line 11			***************************************
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.				\$1,313.00 e
	19a. If the marital adjus	tment does not apply, fill in 0 on f	ine 19a.	top, the talled it from line 13.	-\$0.00
	19b. Subtract line 19a				
20.	Calculate your curren	t monthly income for the year. I	Follow these steps:		\$1,313.00
	20a. Copy line 19b.			•	\$1,313.00
		number of months in a year).			x 12
		current monthly income for the year			\$15,756.00
	20c. Copy the median fa	amily income for your state and siz	e of household from line	16c.	601.010.00
	How do the lines comp				\$91,216.00
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.				
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4. The commitment period is 5 years. Go to Part 4.				
art 4	Sign Below				
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
	★ /s/ Latoya Brown Signature of Deb	own TG DOWN ADVIOL	2/4 / x_		
			Sign	ature of Debtor 2	
	Date 4/11/2017 MM/DD/Y		Date	MM/DD/YYYY	
	If you observed 17 and a Now any				

If you checked 17a, do NOT fill out or file Form 122C-2.
If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14